

TENTATIVE RULING

ISSUED BY JUDGE LOUISE DECARL ADLER

Debtor: RANDOLPH ANTHONY LADD
Number: 19-06380-LA7

Hearing: 02:00 PM Thursday, March 5, 2020

Motion: 1) REAFFIRMATION AGREEMENT BETWEEN DEBTOR AND FREEDOM ROAD FINANCIAL

Motion to approve reaffirmation agreement with Freedom Road Financial **DENIED**. Based on Schedules I & J and the Statement in Support of the Reaffirmation Agreement, the Debtor cannot afford to make this payment without undue hardship. This Agreement is not in the Debtor's best interest where he is unemployed and has no regular employment, and a negative budget of \$871/mo. and it is not approved.

2) REAFFIRMATION AGREEMENT BETWEEN DEBTOR AND HARLEY-DAVIDSON CREDIT CORP

Motion to Approve Reaffirmation Agreement with Harley-Davidson Credit Corp **DENIED**. Based upon the Statement in Support and Bankruptcy Schedules I & J, there is a presumption of undue hardship for the debtor to continue making this monthly debt payment. The Agreement is not in Debtor's best interest where he is unemployed and has no income other than voluntary assistance from a relative, and a negative budget of \$871/mo. There is also no indication how long the financial assistance will continue and, in any event, the amount of assistance is insufficient cover basic living expenses (i.e., there is no rent is budgeted on Schedule J and Debtor budgeted only \$200/mo. for food and supplies). The Agreement is disapproved.